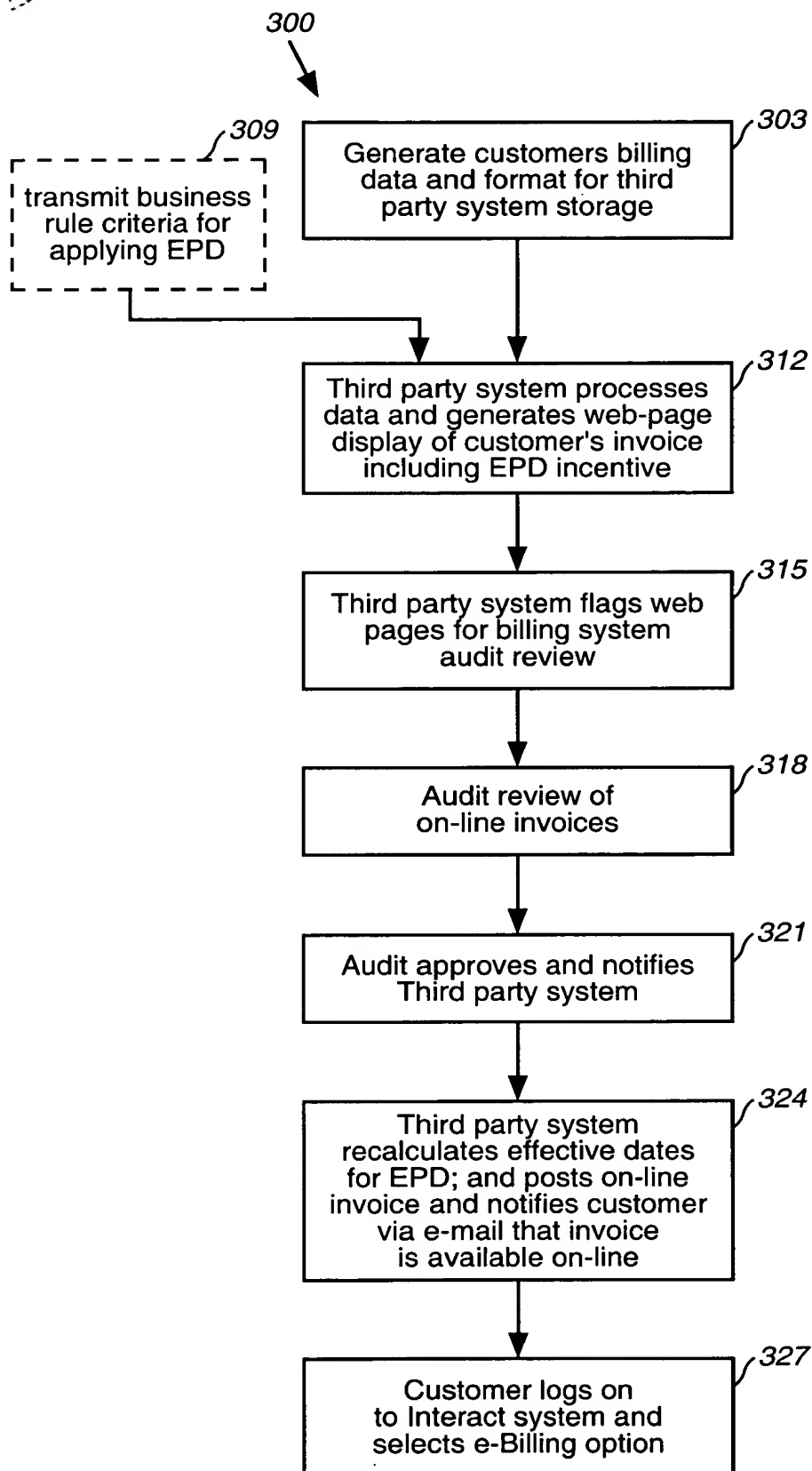


FIG. 1

2/7**FIG. 2**

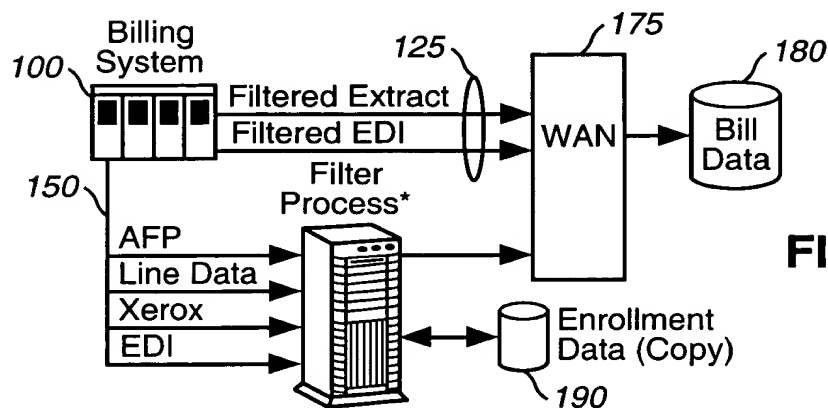


FIG. 3A

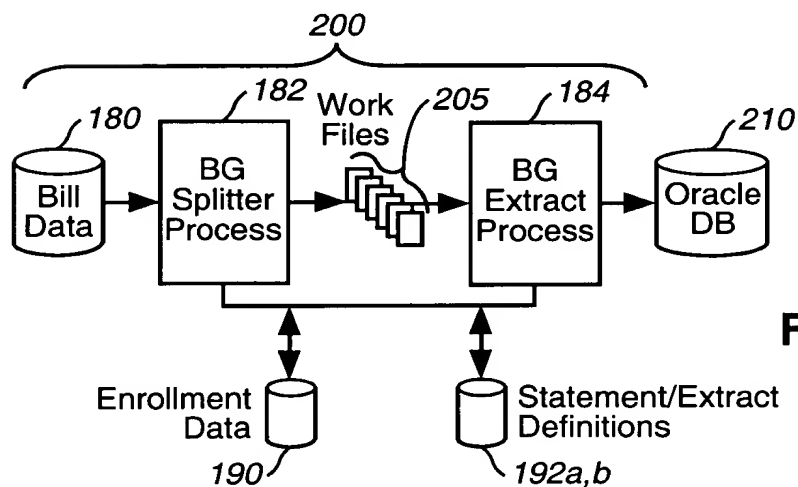


FIG. 3B

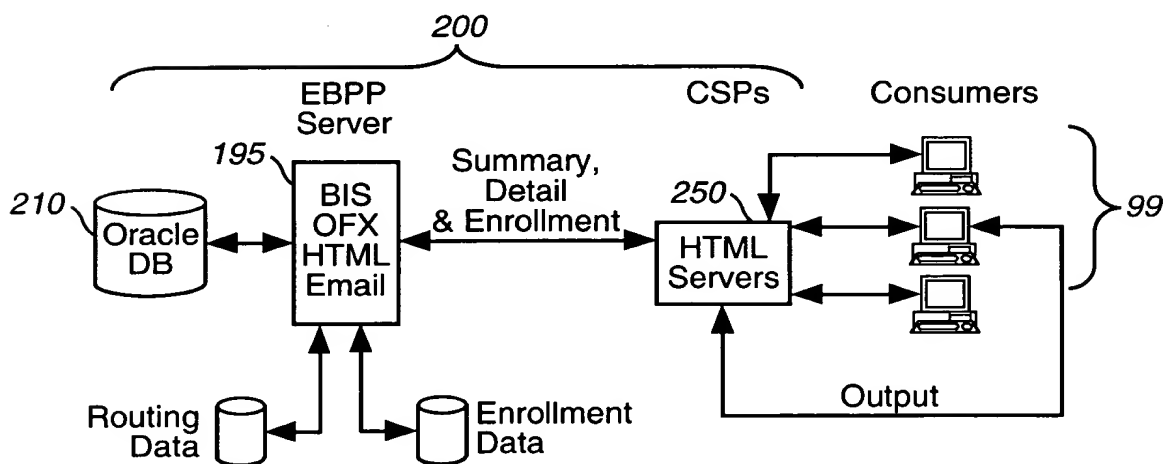


FIG. 3C

MCIWorldcom My Interact - Microsoft Internet Explorer

File Edit View Go Favorites Help

Back Forward Stop Refresh Home Search Favorites

Address

MCI Worldcom Interact *My Interact*

Go To >> ▼

Billing Period
05/15/98-06/11/98

ACCOUNT SUMMARY	LOCATION DETAIL	PAY INVOICE	AVAILABLE INVOICES	CONTACT US	HELP	EXIT
Invoice	Summary of Amount Due	Outstanding Charges	Reports	Approx. Invoice	Statement of Account	

Current Invoice 412

TOTAL	
TOTAL CHARGES	\$1000.00 404
OUTSTANDING CHARGES	\$0.00 406
TOTAL AMOUNT DUE	\$1000.00 410

Payment

Internet Zone

400

401

411

402

FIG. 4A

425

Early Payment Discount

Take advantage of the Early Payment Discount Offer by paying today. Simply review the payment information below and click Pay Now to receive your 2% discount. If you prefer to pay at a later date click Schedule Payment.

430

Bank Account	Bank 1 Name - Account Number
Invoice Date	12/25/1998
Invoice Number	12345678
Total Current Charges	\$1,000.00
Early Payment Discount*	\$20.00 437
Total Amount Due	\$900.00 439

440 445

447 *Early Payment Discount is calculated as 2% of Total Current Charges. In order to receive your Early Payment Discount you must make payment electronically by <<<Insert Date>>> and pay the full Total Amount Due. Customers with outstanding balances do not qualify. 449

FIG. 4B

450

ELECTRONIC PAYMENT CONFIRMATION

The following payment is scheduled: 460

Confirmation Number	101500001285
Bank Account	Bank 1 - Account Number 1
Invoice Date	12/25/1998
Invoice Number	64653495
Total Current Charges	\$1,000.00
Early Payment Discount	\$ 20.00 CR 462
Total Amount Due	\$ 980.00
Payment Amount	\$ 980.00 464
Payment Date	12/25/1998
Confirmation Date	12/25/1998, 9:46 AM

Payments which are initiated after 12:30 PM ET will be processed the following business day. Funds will be deducted from your account on the business day following the date your payment is processed.

In addition to the invoice listed above, you are responsible for paying any outstanding electronic or paper-based invoices.

FIG. 4C

475

EDIT ELECTRONIC INVOICE PAYMENT

21

Take advantage of the Early Payment Discount Offer by scheduling your payment for no later than <<<Insert Date>>>.

Complete the information below and click Continue.

Bank Account

Invoice Date

Invoice Number

Current Charges

Outstanding Charges

Early Payment Discount

Total Amount Due

Payment Amount

Payment Date

Bank 1 - Account Number 1

12/25/1998

54653495

\$1,000.00

\$ 0.00

\$ 20.00

\$ 980.00

\$ 980.00

12/25/1998

Continue

Cancel

Payments which are initiated after 12:30 PM ET will be processed the following business day. Funds will be deducted from your account on the business day following the date your payment is processed.

In addition to the invoice listed above, you are responsible for paying any outstanding electronic or paper-based invoices.

FIG. 4D

490

ELECTRONIC INVOICE PAYMENT

21

You have set the payment date greater than 10 days from the day the invoice was posted. In order to take advantage of the Early Payment Discount Offer you will need to schedule payment prior to <<<Insert Date>>>. Please hit the back arrow on your browser if you would like to change the payment date now.

If you want to leave payment terms as reflected below click Submit.

Bank Account

Invoice Date

Invoice Number

Current Charges

Early Payment Discount

Total Amount Due

Payment Amount

Payment Date

Bank 1 - Account Number 1

09/25/1998

54653495

\$1,000.00

\$ 0.00

\$1,000.00

\$1,000.00

12/31/1998

Submit

Cancel

FIG. 4E

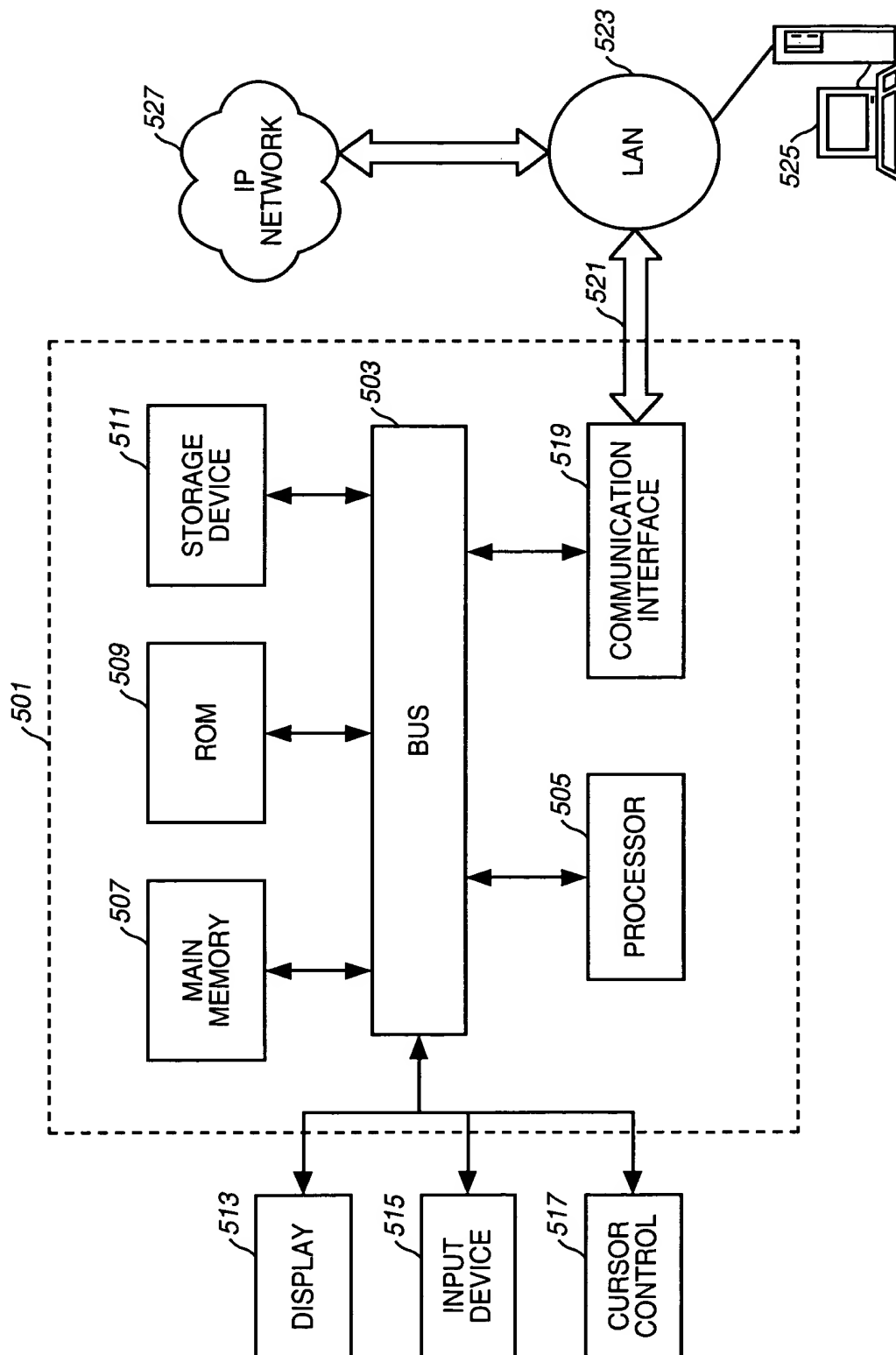


FIG. 5